

AMENDMENTS TO THE CLAIMS

*This listing of claims replaces all prior versions, and listings, of claims in the application.*

1. (Currently Amended) A method for administering reductions in health care costs for those participants in a health insurance plan for whom future health care costs may be reduced through intervention ("intervention candidates") comprising computer implemented steps of:

extracting from a database participant data for each of a plurality of participants in the health insurance plan, the participant data comprising claims data representing at least one past claim, the past claim being one of a medical claim and a pharmacy claim, wherein: (a) the claims data representing the medical claim represents one or more of a procedure physically performed on or in connection with the participant, and a diagnosis of a disease or condition physically afflicting the participant, and (b) the claims data representing the pharmacy claim represents at least in part a drug physically administered to the participant;

executing a predictive model program using the participant data to generate an output, the predictive model program comprising logic to determine a likelihood of occurrence of at least one predetermined future event, the event associated with utilization of health care services, the logic having been created using historical claims data from a sample of individuals, the predictive model program being stored on at least one information server connected to the database;

determining, from the output of the execution of the predictive model program, via the at least one information server, a first score for an intervention candidate using the participant data, which first score reflects [[the]] a predicted utilization of future health care services;

determining, via the at least one information server, a second score for the intervention candidate using the participant data, which second score depends on is a function of the extent of the intervention candidate's prior consumption of a plurality of different predetermined health care services over a predetermined time interval, at least one of the predetermined health care services selected from the group consisting of: a unique drug

prescription, an instance of an inpatient admission, an existence of a chronic disease or condition, a unique medical specialty consultation, an allowed medical claim exceeding a predetermined monetary threshold, and an emergency room visit, the second score reflecting relative desirability of intervention in a health care regimen of the intervention candidate;

comparing, via the at least one information server, the first score against a first threshold value and the second score against a second threshold value to identify at least one intervention candidate eligible for intervention and generating a result of such comparison and;

presenting a graphical user interface for providing to a select individual[[s]] electronic access to [[the]] a health care history of the at least one eligible intervention candidate and the result of the comparison, the graphical user interface including a display of historical information based at least in part on the participant data associated with the at least one eligible intervention candidate and adapted to facilitate intervention in the health care regimen of the at least one eligible intervention candidate based on the result of the comparison. [[; and]]

intervening in the health care regimen of the intervention candidate depending on the result of the comparison.

2. (Currently Amended) The method of claim 1, wherein the second score is determined by adding a plurality of values, each of which represents the intervention candidate's consumption of a ~~different health care service~~ the predetermined health care services.

3. (Original) The method of claim 2, wherein one of the plurality of values represents the amount of medical claims allowed.

4. (Currently Amended) The method of claim 2, wherein one of the plurality of values is selected from the group consisting of: a value representing the number of medical specialists that treated the candidate, a value representing the number of inpatient admissions,

a value representing the number of chronic diseases for which the candidate was treated, a value representing the number of prescriptions for unique drugs, [[or]] and a value representing the number of emergency room visits without admission in a hospital.

5. (Cancelled)

6. (Original) The method of claim 1, wherein the step of generating a result includes generating a first result that indicates whether the first score exceeds the first threshold value, a second result that indicates whether the second score exceeds the second threshold value, and a composite result that represents both the first and second results.

7. (Original) The method of claim 1, wherein the step of intervening in the health care regimen of a candidate occurs only if the result of comparison indicates that the first score exceeds the first threshold value and a second result that indicates whether the second score exceeds the second threshold value.

8. (Currently Amended) The method of claim 1, wherein the graphical user interface facilitates intervening by displaying the result of the comparison that causes step-of intervening-includes-causing a health care provider to contact [[a]] the at least one eligible intervention candidate in order to recommend a change in the at least one eligible intervention candidate's health care regimen.

9. (Currently Amended) The method of claim 8, wherein the recommendation includes that the at least one eligible intervention candidate increase physical activity and cardiorespiratory fitness.

10. (Currently Amended) The method of claim 8, wherein the recommendation includes that the at least one eligible intervention candidate switch prescriptions from a brand name drug to a generic drug.

11. (Currently Amended) The method of claim 8, wherein the recommendation includes that the at least one eligible intervention candidate enter a substance abuse program.

12. (Currently Amended) The method of claim 8, wherein the recommendation includes that the at least one eligible intervention candidate consult a mental health practitioner.

13. (Currently Amended) The method of claim 1 ~~further including the step of wherein the at least one information server is configured for~~ generating a plurality of flags, wherein each flag has a status that represents ~~health information of an~~ the participant data associated with the intervention candidate.

14. (Original) The method of claim 13, wherein one of the plurality of flags represents the likelihood that an intervention candidate will claim disability under a disability insurance plan.

15. (Currently Amended) The method of claim 1, wherein the second score further indicates the potential for health care cost reduction of the intervention candidate as determined relative to other participants in the health insurance plan.

16. (Currently Amended) The method of claim 1, wherein the ~~step of providing health care providers~~ graphical user interface that provides the select individual with access to the health care history is ~~carried out~~ presented by an Internet server that provides information that may be displayed on an Internet browser.

17. (Original) The method of claim 16, wherein the information that may be displayed on an Internet browser includes a plurality of flags, wherein each flag has a status that represents health information of an intervention candidate.

18. (Original) The method of claim 17, wherein one of the plurality of flags represents the likelihood that an intervention candidate will claim disability under a disability insurance plan.

19. (Currently Amended) A method for administering reductions in health care costs comprising:

storing in at least one database health information relating to a plurality of health insurance plan participants;

identifying from stored health information candidates for whom health care costs may be reduced through intervention (“intervention candidates”);

generating a plurality of flags for each intervention candidate, wherein each flag has a status that represents a health condition of an intervention candidate and wherein one of the plurality of flags represents the likelihood that an intervention candidate will claim disability under a disability insurance plan;

storing the health information and flags for each intervention participant in an separate database; and

permitting select individuals to retrieve and display via a graphical user interface each intervention candidate’s health information and flags as stored in the separate database.

20. (Cancelled)